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PHLY-24,732

**OFFICIAL  
PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****RECEIVED  
CENTRAL FAX CENTER****APR 3 0 2004**

In re application of: Jeffry Jovan Philyaw and David Kent Mathews

Serial No.: 09/382,426

Filed: August 24, 1999

Group: 3625

Examiner: Timothy M. Brown

For: Method and Apparatus for Completing, Securing and Conducting an E-Commerce Transaction

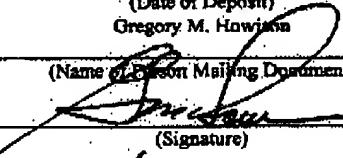
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**AMENDMENT AFTER FINAL REJECTION**

In response to the Office Action dated December 30, 2003, please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

**AMENDMENT AND RESPONSE**  
S/N 09/382,426  
Atty. Dkt. No. PHL Y-24,732